

In re:
John R. Baranosky
Marybeth E. Baranosky
Debtors

Case No. 18-17171-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Nov 24, 2023

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John R. Baranosky, Marybeth E. Baranosky, 10812 Perrin Road, Philadelphia, PA 19154-3924
14226689	+ PNC Bank National Association, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14256048	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 25 2023 01:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 25 2023 01:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14235890	+ Email/PDF: rmscendi@recoverycorp.com	Nov 25 2023 01:40:02	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14221508	Email/Text: bankruptcy@cavps.com	Nov 25 2023 01:27:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14307364	Email/Text: megan.harper@phila.gov	Nov 25 2023 01:27:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14242620	Email/PDF: bncnotices@becket-lee.com	Nov 25 2023 01:40:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14221507	+ Email/Text: bankruptcy@cavps.com	Nov 25 2023 01:27:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14245909	+ Email/Text: bankruptcy@cavps.com	Nov 25 2023 01:27:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14255683	+ Email/Text: RASEBN@raslg.com	Nov 25 2023 01:26:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14221535	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2023 01:50:23	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14221536	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2023 01:40:03	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
14221509	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 25 2023 01:40:02	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Nov 24, 2023

Form ID: 138OBJ

Total Noticed: 48

14221510	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 25 2023 01:40:02	Chase Card Services, Po Box 15298, Wilmington, DE 19850
14221512	+ Email/Text: PBNCNotifications@perituservices.com	Nov 25 2023 01:26:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14221511	+ Email/Text: PBNCNotifications@perituservices.com	Nov 25 2023 01:26:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14254040	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2023 01:27:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14221513	+ Email/Text: bankruptcy@marinerfinance.com	Nov 25 2023 01:26:00	Mariner Finance-hami, 8211 Town Center Dr., Nottingham, MD 21236-5904
14221515	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2023 01:27:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14221516	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2023 01:27:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14247005	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2023 01:26:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14221519	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2023 01:26:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14221520	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2023 01:26:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14221522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2023 01:40:07	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14255684	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2023 01:39:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14223430	+ Email/PDF: rmscidi@recoverycorp.com	Nov 25 2023 01:40:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14221517	+ Email/Text: CollectionsDept@PFCU.COM	Nov 25 2023 01:27:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14221518	+ Email/Text: CollectionsDept@PFCU.COM	Nov 25 2023 01:27:00	Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14234264	^ MEBN	Nov 25 2023 01:06:28	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14221521	+ Email/PDF: rmscidi@recoverycorp.com	Nov 25 2023 01:39:59	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14221524	^ MEBN	Nov 25 2023 01:06:30	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14221523	^ MEBN	Nov 25 2023 01:06:20	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
14221525	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 25 2023 01:40:03	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14221526	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 25 2023 01:39:57	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14253499	+ Email/Text: bncmail@w-legal.com	Nov 25 2023 01:27:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14221528	+ Email/Text: bncmail@w-legal.com	Nov 25 2023 01:27:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14221527	Email/Text: bncmail@w-legal.com	Nov 25 2023 01:27:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14221530	+ Email/Text: bnc-thebureaus@quantum3group.com	Nov 25 2023 01:27:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

District/off: 0313-2

User: admin

Page 3 of 4

Date Recd: Nov 24, 2023

Form ID: 138OBJ

Total Noticed: 48

14221529	+ Email/Text: bnc-thebureaus@quantum3group.com	Nov 25 2023 01:27:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14221531	Email/Text: bankruptcy@unifund.com	Nov 25 2023 01:26:00	Unifund Ccr Llc, 10625 Techwoods Cir, Blue Ash, OH 45242
14259989	Email/Text: electronicbkydocs@nelnet.net	Nov 25 2023 01:27:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14221532	+ Email/Text: electronicbkydocs@nelnet.net	Nov 25 2023 01:27:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14221533	+ Email/Text: electronicbkydocs@nelnet.net	Nov 25 2023 01:27:00	US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
14221534	+ Email/Text: electronicbkydocs@nelnet.net	Nov 25 2023 01:27:00	US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
14221538	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 25 2023 01:40:03	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
14221537	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 25 2023 01:39:58	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14221506	Cap1/bstby	
14221514	*+	Mariner Finance-hami, 8211 Town Center Dr, Nottingham, MD 21236-5904

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 4 of 4

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Form ID: 138OBJ

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PAUL H. YOUNG

on behalf of Joint Debtor Marybeth E. Baranosky support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Debtor John R. Baranosky support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: John R. Baranosky and Marybeth E.
Baranosky

Debtor(s)

Case No: 18-17171-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 11/24/23